



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [SANTANDER HOLDINGS USA, INC.](#)

City/State [BOSTON, MA](#)

Bank Holding Company Information

Federal Reserve District: [1](#)

Consolidated Assets (\$000): [155,860,507](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
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- 1 Consolidated assets equal to or greater than \$10 billion
- 2 Consolidated assets between \$3 billion and \$10 billion
- 3 Consolidated assets between \$1 billion and \$3 billion
- 4 Consolidated assets between \$500 million and \$1 billion
- 5 Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
- 6 Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
- 7 Consolidated assets less than \$150 million (valid only prior to March 2003)
- 9 Atypical and second-tier holding companies

Mailing Address:

[SANTANDER HOLDINGS USA, INC.](#)

[75 STATE STREET](#)

[BOSTON, MA 02109](#)

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Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	150,418,035			150,415,408			149,555,399			142,439,833			131,555,538																	
Net income (\$000)	2,412,368			-1,226,269			-840,364			753,169			707,404																	
Number of BHCs in peer group	132			130			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	4.16	2.65	96	4.22	2.80	95	4.26	2.77	96	4.55	3.01	95	4.86	3.08	95															
+ Non-interest income	3.03	1.09	93	2.62	1.21	89	2.62	1.21	89	2.61	1.32	87	2.46	1.31	87															
- Overhead expense	4.02	2.21	95	5.88	2.59	95	5.52	2.57	95	4.47	2.69	94	4.42	2.71	95															
- Provision for credit losses	-0.20	-0.12	30	2.24	0.66	96	1.89	0.51	96	1.61	0.15	96	1.79	0.14	97															
+ Securities gains (losses)	0.01	0.01	80	0.03	0.03	64	0.02	0.02	62	0	0.01	61	0	0	26															
+ Other tax equivalent adjustments	0.06	0	97	0.06	0	97	0.06	0	98	0.07	0	96	0.05	0	98															
= Pretax net operating income (tax equivalent)	3.43	1.76	96	-1.18	0.91	6	-0.44	1.04	6	1.15	1.56	19	1.16	1.57	16															
Net operating income	2.14	1.34	93	-1.09	0.70	6	-0.56	0.81	6	0.53	1.19	9	0.54	1.24	5															
Net income	2.14	1.34	93	-1.09	0.71	6	-0.56	0.82	6	0.53	1.19	9	0.54	1.24	5															
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	5.15	3.12	96	5.72	3.64	96	5.68	3.55	96	6.54	4.41	96	6.62	4.24	95															
Interest expense	0.79	0.26	95	1.24	0.58	92	1.17	0.52	92	1.66	1.08	85	1.41	0.86	88															
Net interest income (tax equivalent)	4.36	2.85	95	4.48	3.05	95	4.51	3.01	96	4.88	3.33	95	5.22	3.38	95															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.59	0.12	95	1.82	0.28	95	1.75	0.27	95	2.75	0.21	97	2.87	0.22	96															
Earnings coverage of net loan and lease losses (X)	8.70	26.30	26	0.85	20.97	10	1.23	22.91	10	1.50	24.40	7	1.54	21.75	10															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	7.31	1.32	97	7.98	1.58	97	7.97	1.58	97	3.93	0.83	98	4.48	0.90	98															
Allowance for loan and lease losses / Total loans and leases	7.26	1.30	97	7.88	1.55	97	7.78	1.55	97	3.87	0.81	98	4.41	0.89	98															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.91	0.58	95	1.64	0.71	91	1.87	0.71	93	2.38	0.57	96	2.62	0.61	96															
30–89 days past due loans and leases / Total loans and leases	2.91	0.29	99	2.30	0.37	98	2.67	0.39	98	3.79	0.43	98	4.04	0.44	98															
Liquidity and Funding																														
Net noncore funding dependence	28.67	-3.31	95	45.52	6.19	95	40.19	3.20	93	52.06	14.45	95	49.08	16.62	95															
Net short-term noncore funding dependence	-14.02	-9.17	27	-3.93	-2.71	38	-8.43	-4.76	31	3.71	3.38	42	-0.48	4.66	20															
Net loans and leases / Total assets	55.05	58.81	38	59.37	63	29	58.23	61.58	34	60.52	63.77	31	62.25	63.98	31															
Capitalization																														
Tier 1 leverage ratio	14.88	9.07	97	13.19	9.05	96	13.77	9.13	96	13.13	9.76	94	14.03	9.71	96															
Holding company equity capital / Total assets	14.16	10.79	90	13.40	11.12	82	13.31	11.16	80	14.73	12.43	77	15.69	12.22	85															
Total equity capital (including minority interest) / Total assets	15.34	10.91	93	14.28	11.24	89	14.23	11.29	88	16.32	12.57	88	17.58	12.27	94															
Common equity tier 1 capital / Total risk-weighted assets	18.36	12.64	93	15.44	12.26	86	15.94	12.38	89	14.63	12.17	83	15.53	12.12	85															
Net loans and leases / Equity capital (X)	3.89	5.47	19	4.43	5.73	22	4.38	5.58	24	4.11	5.21	24	3.97	5.29	20															
Cash dividends / Net income	0	27.22	3		49.74			42.30		53.11	33.12	84	59.51	27.31	93															
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36																
Growth Rates																														
Assets	6.94	9.51	43	-0.98	16.67	6	-0.04	16.68	7	10.22	9.26	66	5.72	7	58															
Equity capital	13.02	7.52	81	-12.09	6.54	6	-9.69	6.99	6	3.50	10.49	29	0.45	7.89	23															
Net loans and leases	-0.84	-0.66	60	-2.96	12.75	9	-3.82	9.07	11	7.16	9.10	59	6.40	7.89	50															
Noncore funding	-6.92	-21.64	72	-11.47	-6.57	46	-15.79	-12.18	48	16.45	6.59	73	13.28	10.67	62															
Parent Company Ratios																														
Short-term debt / Equity capital	5.47	0.55	92	0.64	0.92	77	3.12	0.77	85	5.08	1.02	86	4.44	1.14	84															
Long-term debt / Equity capital	40.64	10.65	90	55.62	13.73	90	50.85	13.56	89	40.38	13.04	84	35.06	13.37	82															
Equity investment in subsidiaries / Equity capital	98.04	103.15	18	99.37	103.27	24	99.40	102.81	28	106.14	103.22	69	104.72	103.10	61															
Cash from ops + noncash items + op expense / Op expense + dividends	135.09	155.61	47	86.40	142.45	18	109.54	147.24	33	101.83	190.27	16	100.25	174.91	16															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	5,332,099	5,742,622	7,617,831	8,050,834	7,513,188	-7.15	-6.93
Income from lease financing receivables.....	24,064	31,725	40,942	56,867	41,424	-24.15	-24.52
Fully taxable income on loans and leases.....	5,335,759	5,742,967	7,620,067	8,064,475	7,514,773	-7.09	-7.31
Tax-exempt income on loans and leases.....	20,404	31,380	38,706	43,226	39,839	-34.98	392.37
Estimated tax benefit on income on loans and leases.....	1,806	14,309	12,721	26,698	37,285	-87.38	-98.47
Income on loans and leases (tax equivalent).....	5,357,969	5,788,656	7,671,494	8,134,399	7,591,897	-7.44	-8.86
Investment interest income (tax equivalent).....	155,364	231,288	288,509	353,028	366,551	-32.83	-58.16
Interest on balances due from depository institutions.....	16,187	36,697	42,336	134,085	105,841	-55.89	-56.37
Interest income on other earning assets.....	8,926	28,062	32,394	64,712	50,624	-68.19	-70.96
Total interest income (tax equivalent).....	5,538,446	6,084,703	8,034,733	8,686,224	8,114,913	-8.98	-12.34
Interest on time deposits of \$250K or more	1,913	7,777	8,804	13,728	10,782	-75.40	
Interest on time deposits < \$250K.....	17,107	66,699	79,205	127,200	67,865	-74.35	
Interest on foreign office deposits	821	20,681	20,913	56,562	28,415	-96.03	-96.14
Interest on other deposits	49,909	154,320	180,836	376,260	281,591	-67.66	-61.99
Interest on other borrowings and trading liabilities.....	780,379	1,073,456	1,371,040	1,631,978	1,320,177	-27.30	-5.17
Interest on subordinated debt and mandatory convertible securities	726	4	4	1,885	15,372	18050.00	-98.23
Total interest expense.....	850,855	1,322,937	1,660,802	2,207,613	1,724,202	-35.68	-20.98
Net interest income (tax equivalent).....	4,687,591	4,761,766	6,373,931	6,478,611	6,390,711	-1.56	-10.56
Non-interest income.....	3,417,968	2,960,284	3,918,592	3,712,549	3,240,827	15.46	63.05
Adjusted operating income (tax equivalent)	8,105,559	7,722,050	10,292,523	10,191,160	9,631,538	4.97	10.47
Overhead expense.....	4,539,506	6,633,993	8,255,103	6,366,505	5,818,874	-31.57	14.08
Provision for credit losses.....	-221,723	2,524,045	2,824,937	2,290,832	2,352,793		
Securities gains (losses)	15,950	33,136	32,651	6,630	-5,363	-51.87	-72.37
Other tax equivalent adjustments	70,002	70,372	92,490	101,748	68,625	-0.53	-7.72
Pretax net operating income (tax equivalent).....	3,873,683	-1,332,306	-661,691	1,642,574	1,523,043		202.67
Applicable income taxes	885,809	-272,856	-110,645	472,199	425,900		160.56
Tax equivalent adjustments	71,808	84,732	105,257	128,558	106,108	-15.25	-78.18
Applicable income taxes (tax equivalent).....	957,617	-188,124	-5,388	600,757	532,008		43.12
Minority interest	503,698	82,087	184,061	288,648	283,631	513.61	95.67
Net income before discontinued operations, net of minority interest	2,412,368	-1,226,269	-840,364	753,169	707,404		582.76
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	2,412,368	-1,226,269	-840,364	753,169	707,404		582.76
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	2,916,066	-1,144,182	-656,303	1,041,817	991,035		377.46
Investment securities income (tax equivalent).....	155,364	231,288	288,509	353,028	366,551	-32.83	-58.16
US Treasury and agency securities (excluding mortgage-backed securities)	1,748	26,558	27,293	65,836	28,164	-93.42	-80.03
Mortgage-backed securities	148,777	200,313	255,223	270,688	324,432	-25.73	-22.61
All other securities	4,839	4,417	5,993	16,504	13,955	9.56	-97.16
Cash dividends declared	0	125,000	125,000	400,000	420,950	-100.00	-100.00
Common	0	125,000	125,000	400,000	410,000	-100.00	
Preferred	0	0	0	0	10,950		-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	4.91	2.90	96	5.39	3.35	96	5.37	3.27	96	6.10	4	96	6.17	3.87	95
Less: Interest expense	0.75	0.24	94	1.17	0.54	92	1.11	0.48	92	1.55	0.98	86	1.31	0.79	87
Equals: Net interest income (tax equivalent)	4.16	2.65	96	4.22	2.80	95	4.26	2.77	96	4.55	3.01	95	4.86	3.08	95
Plus: Non-interest income	3.03	1.09	93	2.62	1.21	89	2.62	1.21	89	2.61	1.32	87	2.46	1.31	87
Equals: adjusted operating income (tax equivalent)	7.18	3.80	96	6.85	4.06	94	6.88	4.04	95	7.15	4.41	93	7.32	4.46	94
Less: Overhead expense	4.02	2.21	95	5.88	2.59	95	5.52	2.57	95	4.47	2.69	94	4.42	2.71	95
Less: Provision for credit losses	-0.20	-0.12	30	2.24	0.66	96	1.89	0.51	96	1.61	0.15	96	1.79	0.14	97
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	95	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.01	80	0.03	0.03	64	0.02	0.02	62	0	0.01	61	0	0	25
Plus: other tax equivalent adjustments	0.06	0	97	0.06	0	97	0.06	0	98	0.07	0	96	0.05	0	98
Equals: Pretax net operating income (tax equivalent)	3.43	1.76	96	-1.18	0.91	6	-0.44	1.04	6	1.15	1.56	19	1.16	1.57	16
Less: Applicable income taxes (tax equivalent)	0.85	0.41	96	-0.17	0.21	4	0	0.23	6	0.42	0.36	69	0.40	0.33	68
Less: Minority interest	0.45	0	97	0.07	0	96	0.12	0	96	0.20	0	98	0.22	0	99
Equals: Net operating income	2.14	1.34	93	-1.09	0.70	6	-0.56	0.81	6	0.53	1.19	9	0.54	1.24	5
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	2.14	1.34	93	-1.09	0.71	6	-0.56	0.82	6	0.53	1.19	9	0.54	1.24	5
Memo: Net income (last four quarters)	1.87	1.30	87	-0.76	0.81	6	-0.56	0.82	6	0.53	1.19	8	0.54	1.24	5
Net income—BHC and noncontrolling (minority) interest	2.58	1.35	95	-1.01	0.72	6	-0.44	0.83	6	0.73	1.20	11	0.75	1.25	9
Margin Analysis															
Average earning assets / Average assets	95.38	93.09	76	94.26	92.11	74	94.54	92.32	75	93.19	91.05	71	93.12	91.48	69
Average interest-bearing funds / Average assets	66.18	61.98	72	68.50	64.67	73	68.47	64.06	72	68.64	65.57	67	66.04	65.56	56
Interest income (tax equivalent) / Average earning assets	5.15	3.12	96	5.72	3.64	96	5.68	3.55	96	6.54	4.41	96	6.62	4.24	95
Interest expense / Average earning assets	0.79	0.26	95	1.24	0.58	92	1.17	0.52	92	1.66	1.08	85	1.41	0.86	88
Net interest income (tax equivalent) / Average earning assets	4.36	2.85	95	4.48	3.05	95	4.51	3.01	96	4.88	3.33	95	5.22	3.38	95
Yield or Cost															
Total loans and leases (tax equivalent)	7.69	4.07	96	8.07	4.35	96	8.06	4.27	96	8.81	5.09	96	8.89	4.95	95
Interest-bearing bank balances	0.15	0.13	78	0.53	0.36	84	0.43	0.27	87	2	2.04	43	1.82	1.64	66
Federal funds sold and reverse repos	0.10	0.25	46		0.75			0.68			2.44			2.17	
Trading assets	0	0.45	54	0	0.65	47	0	0.60	47	0.01	0.99	44	0.02	1.11	41
Total earning assets	5.15	3.09	96	5.71	3.61	96	5.67	3.51	96	6.52	4.36	96	6.59	4.20	95
Investment securities (tax equivalent)	1.22	1.77	12	1.90	2.36	20	1.78	2.25	18	2.29	2.76	10	2.30	2.68	20
US Treasury and agency securities (excluding mortgage-backed securities)	1.43	1.23	64	2.46	1.85	80	2.40	1.75	84	1.78	2.32	16	1.59	2.05	17
Mortgage-backed securities	1.17	1.55	16	1.79	2.17	17	1.67	2.05	19	2.22	2.61	10	2.41	2.50	42
All other securities	0.93	2.85	7	2.78	3.28	30	2.71	3.24	28	4.86	4.06	81	3.40	4.20	37
Interest-bearing deposits	0.17	0.22	40	0.63	0.60	59	0.55	0.53	57	1.16	1.10	57	0.84	0.81	61
Time deposits of \$250K or more	0.68	0.70	51	1.47	1.53	41	1.32	1.42	39	1.56	1.96	20	1.52	1.44	58
Time deposits < \$250K	0.92	0.67	77	1.66	1.47	64	1.62	1.36	68	1.95	1.82	54	1.49	1.29	62
Other domestic deposits	0.13	0.16	48	0.49	0.41	71	0.42	0.36	68	1.02	0.93	59	0.77	0.67	67
Foreign deposits	0.10	0.12	55	0.66	0.48	71	0.62	0.42	78	1.05	1.19	46	0.66	0.97	40
Federal funds purchased and repos	0.06	0.18	25	0.22	0.71	12	0.19	0.62	11	0.34	1.86	12	0.43	1.51	16
Other borrowed funds and trading liabilities	2.33	1.29	84	2.76	1.54	90	2.70	1.50	90	3.41	2.38	89	3.29	2.28	90
All interest-bearing funds	1.14	0.38	94	1.71	0.82	93	1.62	0.74	93	2.26	1.49	85	1.98	1.19	87

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
Non-interest Income and Expenses																
Total non-interest income		3,417,968			2,960,284			3,918,592			3,712,549			3,240,827		
Fiduciary activities income		175,992			155,831			206,967			173,275			164,302		
Service charges on deposit accounts - domestic		104,870			104,182			139,481			174,063			170,633		
Trading revenue.....		23,491			31,505			41,381			35,661			40,400		
Investment banking fees and commissions.....		209,932			202,732			257,253			226,053			187,029		
Insurance activities revenue.....		24			1,146			1,152			2,115			3,085		
Venture capital revenue.....		0			0			0			0			0		
Net servicing fees		42,013			34,261			43,071			75,381			116,748		
Net securitization income		15,032			-41,987			-49,403			-2,963			-38,286		
Net gains (losses) on sales of loans, OREO, other assets.....		397,529			-108,746			-159,276			-221,188			-130,782		
Other non-interest income.....		2,449,085			2,581,360			3,437,966			3,250,152			2,727,698		
Total overhead expenses		4,539,506			6,633,993			8,255,103			6,366,505			5,818,874		
Personnel expense.....		1,433,655			1,387,638			1,892,642			1,943,354			1,797,750		
Net occupancy expense.....		382,745			363,208			497,933			471,676			461,736		
Goodwill impairment losses		0			1,848,228			1,848,228			0			0		
Amortization expenses and impairment loss (other intangible assets).....		130,930			129,196			176,411			175,049			235,601		
Other operating expenses.....		2,592,176			2,905,723			3,839,889			3,776,426			3,323,787		
Fee income on mutual funds and annuities.....		30,834			27,905			37,930			6,444			5,751		
Memoranda																
Assets under management in proprietary mutual funds and annuities		0			0			0			0			0		
Number of equivalent employees		14,362			15,276			15,196			16,629			16,589		
Average personnel expense per employee.....		99.82			90.84			124.55			116.87			108.37		
Average assets per employee.....		10,473.33			9,846.52			9,841.76			8,565.75			7,930.29		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct										
Analysis Ratios																
Mutual fund fee income / Non-interest income	0.90	2.14	39	0.94	2.09	40	0.97	2.02	42	0.17	2.72	24	0.18	3.08	21	
Overhead expenses / Net Interest Income + non-interest income	56.02	58.85	35	86.07	62.06	92	80.30	62.28	89	62.64	61.29	61	60.65	60.88	52	
Percent of Average Assets																
Total overhead expense	4.02	2.21	95	5.88	2.59	95	5.52	2.57	95	4.47	2.69	94	4.42	2.71	95	
Personnel expense.....	1.27	1.23	59	1.23	1.30	45	1.27	1.30	50	1.36	1.41	45	1.37	1.44	39	
Net occupancy expense.....	0.34	0.24	90	0.32	0.26	76	0.33	0.26	80	0.33	0.28	70	0.35	0.28	73	
Other operating expenses.....	2.41	0.72	99	4.33	0.95	96	3.92	0.94	96	2.77	0.97	98	2.71	0.97	97	
Overhead less non-interest income	0.99	1.08	35	3.26	1.27	93	2.90	1.25	93	1.86	1.32	83	1.96	1.38	87	
Percent of Adjusted Operating Income (Tax Equivalent)																
Total overhead expense	56	58.34	37	85.91	61.60	92	80.20	61.82	89	62.47	60.64	63	60.41	60.37	52	
Personnel expense.....	17.69	32.89	4	17.97	32.31	3	18.39	32.36	3	19.07	32.39	4	18.67	32.51	4	
Net occupancy expense.....	4.72	6.26	26	4.70	6.55	20	4.84	6.58	22	4.63	6.52	15	4.79	6.48	16	
Other operating expenses.....	33.60	18.68	95	63.24	22.16	93	56.98	22.28	93	38.77	21.20	91	36.96	20.90	94	
Total non-interest income	42.17	28.20	82	38.34	28.52	74	38.07	28.83	74	36.43	29.23	69	33.65	28.50	67	
Fiduciary activities income	2.17	2.27	55	2.02	2.06	56	2.01	2.09	57	1.70	1.97	56	1.71	2.14	53	
Service charges on domestic deposit accounts	1.29	3.25	18	1.35	3.23	19	1.36	3.27	19	1.71	3.88	24	1.77	4.15	26	
Trading revenue.....	0.29	0.68	62	0.41	1.37	55	0.40	1.28	55	0.35	1.18	50	0.42	0.85	58	
Investment banking fees and commissions.....	2.59	2.46	67	2.63	2.59	69	2.50	2.46	66	2.22	3.54	59	1.94	3.42	53	
Insurance activities revenue.....	0	0.38	23	0.01	0.41	33	0.01	0.41	32	0.02	0.47	37	0.03	0.47	42	
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02	41	
Net servicing fees	0.52	0.56	63	0.44	-0.04	79	0.42	0.01	79	0.74	0.28	81	1.21	0.65	78	
Net securitization income	0.19	0.01	93	-0.54	0	0	-0.48	0	0	-0.03	0.01	0	-0.40	0.01	0	
Net gain (loss) - sales of loans, OREO, and other assets	4.90	3.64	71	-1.41	3.74	3	-1.55	3.92	2	-2.17	1.86	2	-1.36	1.61	2	
Other non-interest income.....	30.21	9.39	94	33.43	9.49	95	33.40	9.65	96	31.89	10.04	94	28.32	9.86	95	
Overhead less non-interest income	13.84	29.67	12	47.57	31.97	86	42.13	31.93	77	26.04	31.06	31	26.77	31.46	32	
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.87	21.49	64		18.64			18.63			28.75	20.56	94	27.96	19.04	97
Applicable income tax + TE / Pretax net operating income + TE	24.72	23.11	71		22.16			21.18			36.57	23.23	94	34.93	21.56	97

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	24,365,814	27,805,654	26,824,942	30,931,695	32,546,854	-12.37	-26.04	
Commercial and industrial loans	13,785,413	15,207,177	16,107,829	16,093,133	16,766,759	-9.35	-28.29	
Loans to individuals	44,979,513	42,432,278	43,278,897	39,031,068	32,349,532	6.00	49.78	
Loans to depository institutions and acceptances of other banks	77,001	74,001	101,010	45,007	48,721	4.05	9.70	
Agricultural loans	0	358	305	1,094	2,360	-100.00	-100.00	
Other loans and leases	9,304,531	8,405,216	8,046,395	8,023,666	6,614,920	10.70	21.93	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	92,512,272	93,924,684	94,359,378	94,125,663	88,329,146	-1.50	2.90	
Less: Allowance for loan and lease losses	6,715,088	7,399,598	7,338,493	3,646,189	3,897,130	-9.25	76.05	
Net loans and leases	85,797,184	86,525,086	87,020,885	90,479,474	84,432,016	-0.84	-0.34	
Debt securities that reprice or mature in over 1 year	14,252,957	15,698,121	15,514,107	14,510,579	12,598,256	-9.21	7.33	
Mutual funds and equity securities	12,190	13,059	13,115	12,696	10,995	-6.65	7.15	
Subtotal	100,062,331	102,236,266	102,548,107	105,002,749	97,041,267	-2.13	0.69	
Interest-bearing bank balances	18,297,052	8,752,568	12,432,701	6,798,456	6,586,524	109.05	78.76	
Federal funds sold and reverse repos	1,589,324	0	0	0	0			
Debt securities that reprice or mature within 1 year	3,717,941	869,427	1,304,067	3,767,976	1,785,411	327.63	11.09	
Trading assets	692,609	1,165,273	1,030,291	447,166	312,377	-40.56	57.82	
Total earning assets	124,359,257	113,023,534	117,315,166	116,016,347	105,725,579	10.03	9.66	
Non-interest-bearing cash and due from depository institutions	808,746	868,936	938,579	845,916	1,204,069	-6.93	-49.27	
Premises, fixed assets, and leases	1,002,632	1,040,830	1,009,086	1,143,212	506,660	-3.67	65.66	
Other real estate owned	3,960	43,015	29,799	66,828	107,868	-90.79	-96.63	
Investment in unconsolidated subsidiaries	79,222	125,769	123,831	139,853	149,450	-37.01	-62.35	
Intangible and other assets	29,606,690	30,637,511	30,016,215	31,287,321	27,940,659	-3.36	27.06	
Total assets	155,860,507	145,739,595	149,432,676	149,499,477	135,634,285	6.94	11.94	
Quarterly average assets	153,616,718	149,801,020	146,975,372	147,774,560	134,521,420	2.55	9.81	
Average loans and leases (YTD)	92,957,805	95,624,865	95,222,858	92,308,648	85,381,068	-2.79	8.33	
Memoranda								
Loans held-for-sale	690,567	1,147,578	2,226,196	1,420,223	1,283,278	-39.82	-77.05	
Loans not held-for-sale	91,821,705	92,777,106	92,133,182	92,705,440	87,045,868	-1.03	5.67	
Real estate loans secured by 1–4 family	9,480,048	11,486,128	10,929,644	12,852,202	14,404,117	-17.47	-25.71	
Commercial real estate loans	14,880,124	16,119,650	15,732,975	15,857,686	15,787,511	-7.69	-17.06	
Construction and land development	2,769,814	2,420,645	2,482,124	2,003,118	2,118,712	14.42	34.21	
Multifamily	7,348,672	8,677,402	8,370,840	8,593,523	8,308,929	-15.31	-18.28	
Nonfarm nonresidential	4,761,638	5,021,603	4,880,011	5,261,045	5,359,870	-5.18	-30.84	
Real estate loans secured by farmland	356	429	411	480	1,494	-17.02	-87.00	
Total investment securities	17,983,088	16,580,607	16,831,289	18,291,251	14,394,662	8.46	8.09	
U.S. Treasury securities	90,688	215,654	170,651	4,090,936	1,804,745	-57.95	-87.56	
US agency securities (excluding mortgage-backed securities)	46,643	60,578	58,946	75,174	109,654	-23.00	-76.39	
Municipal securities	0	3	1	9	16	-100.00	-100.00	
Mortgage-backed securities	16,994,065	16,017,461	16,337,626	13,909,496	11,981,956	6.10	19.66	
Asset-backed securities	599,697	100,944	95,234	63,226	327,183	494.09	-54.64	
Other debt securities	239,805	172,908	155,716	139,714	160,113	38.69	36.41	
Mutual funds and equity securities	12,190	13,059	13,115	12,696	10,995	-6.65	7.15	
Available-for-sale securities	11,376,852	11,078,972	11,313,489	14,339,758	11,632,987	2.69	-31.62	
U.S. Treasury securities	90,688	215,654	170,651	4,090,936	1,804,745	-57.95	-87.56	
US agency securities (excluding mortgage-backed securities)	46,643	60,578	58,946	75,174	109,654	-23.00	-76.39	
Municipal securities	0	3	1	9	16	-100.00	-100.00	
Mortgage-backed securities	10,501,834	10,579,266	10,877,782	9,970,699	9,231,276	-0.73	-26.06	
Asset-backed securities	497,882	50,563	50,393	63,226	327,183	884.68	-62.34	
Other debt securities	239,805	172,908	155,716	139,714	160,113	38.69	36.41	
Mutual funds and equity securities	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation)	15,451	180,315	173,244	18,430	-74,631	-91.43		
Available-for-sale securities appreciation (depreciation)	-15,939	191,661	177,107	-7,588	-301,329			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	5,115,994	3,396,429	3,483,920	7,494,561	6,565,518	50.63	-36.27	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	11,779,918	8,817,131	9,190,291	6,959,073	6,562,244	33.60	92.79
NOW, ATS and transaction accounts	7,329,466	5,001,374	6,313,870	3,900,015	3,271,702	46.55	151.02
Time deposits less brokered deposits < \$250K	2,020,527	1,918,564	1,171,690	3,349,213	3,963,255	5.31	
MMDA and other savings accounts	51,689,145	45,839,050	50,339,548	38,887,663	36,780,671	12.76	30.61
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	72,819,056	61,576,119	67,015,399	53,095,964	50,577,872	18.26	44.73
Time deposits of \$250K or more	267,506	635,200	516,339	776,107	909,270	-57.89	
Foreign deposits	6,319,201	5,424,053	5,808,354	8,935,064	8,689,810	16.50	-40.47
Federal funds purchased and repos	1,972,204	366,336	323,398	407,477	277,430	438.36	489.29
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	125,000	125,000	0	0	-100.00	
Other borrowings w/remaining maturity of 1 year or less	6,967,893	2,740,384	2,005,789	8,515,235	4,904,477	154.27	-43.74
Other borrowings w/remaining maturity over 1 year	36,766,372	45,312,025	44,235,465	42,212,213	39,897,324	-18.86	17.07
Brokered deposits < \$250K	0	1,576,876	1,950,858	4,424,143	1,371,060	-100.00	
Noncore funding	52,293,176	56,179,874	54,965,203	65,270,239	56,049,371	-6.92	-14.99
Trading liabilities	613,525	1,093,015	962,842	390,548	238,266	-43.87	103.94
Subordinated notes and debentures + trust preferred securities	11	11	11	602	166,876	0.00	-100.00
Other liabilities	6,230,176	6,085,605	5,226,509	6,343,294	4,754,668	2.38	67.87
Total liabilities	131,955,944	124,934,624	128,169,964	125,100,647	111,787,053	5.62	13.01
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0	0	-100.00
Common stock	0	0	0	0	0	0	
Common surplus	17,875,938	17,876,818	17,876,818	17,954,441	17,815,874	0.00	5.64
Retained earnings	4,256,133	1,457,860	1,843,765	4,155,226	3,783,405	191.94	58.00
Accumulated other comprehensive income	-56,286	197,673	166,295	-88,207	-321,652		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	22,075,785	19,532,351	19,886,878	22,021,460	21,277,627	13.02	11.74
Noncontrolling (minority) interest in subsidiaries	1,828,778	1,272,620	1,375,834	2,377,370	2,569,605	43.70	-32.44
Total equity capital, including minority interest	23,904,563	20,804,971	21,262,712	24,398,830	23,847,232	14.90	6.42
Total liabilities and capital	155,860,507	145,739,595	149,432,676	149,499,477	135,634,285	6.94	11.94
Memoranda							
Non-interest-bearing deposits	24,469,326	18,507,635	22,110,400	15,232,574	14,729,373	32.21	53.59
Interest-bearing deposits	54,936,437	50,704,613	53,180,550	51,998,704	46,818,639	8.35	6.11
Total deposits	79,405,763	69,212,248	75,290,950	67,231,278	61,548,012	14.73	17.28
Long-term debt that reprices within 1 year	4,636,397	14,473,030	14,246,529	15,091,755	14,743,687	-67.97	-68.79
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	19,886,878	22,021,460	22,021,460	21,277,627	21,182,696		
Accounting restatements	0	-1,784,410	-1,784,410	62,082	-5,402		
Net income	2,412,368	-1,226,269	-840,364	753,169	707,404		
Net sale of new perpetual preferred stock	0	0	0	0	-200,000		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	7,859		
Less: Dividends declared	0	125,000	125,000	400,000	420,950		
Change in other comprehensive income	-222,581	285,880	254,502	233,445	-84,546		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-880	360,690	360,690	95,137	90,566		
Holding company equity capital, ending balance	22,075,785	19,532,351	19,886,878	22,021,460	21,277,627		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	15.63	36.06	14	19.08	36.66	18	17.95	36.22	17	20.69	37.78	21	24	37.19	25
Commercial and industrial loans	8.84	11.11	44	10.43	14.40	29	10.78	13.52	34	10.76	12.02	45	12.36	12.85	51
Loans to individuals	28.86	3.60	96	29.12	3.57	96	28.96	3.40	96	26.11	4.20	95	23.85	4.31	94
Loans to depository institutions and acceptances of other banks	0.05	0.02	88	0.05	0.03	85	0.07	0.03	86	0.03	0.04	79	0.04	0.05	78
Agricultural loans.....	0	0.21	11	0	0.20	22	0	0.19	22	0	0.24	26	0	0.30	27
Other loans and leases.....	5.97	4.26	68	5.77	4.66	65	5.38	4.63	62	5.37	5.01	57	4.88	5	57
Net loans and leases.....	55.05	58.81	38	59.37	63	29	58.23	61.58	34	60.52	63.77	31	62.25	63.98	31
Debt securities over 1 year.....	9.14	18.32	18	10.77	14.80	30	10.38	15.55	27	9.71	14.60	19	9.29	14.63	21
Mutual funds and equity securities	0.01	0.05	41	0.01	0.06	44	0.01	0.05	40	0.01	0.06	40	0.01	0.06	40
Subtotal	64.20	78.17	10	70.15	79.07	16	68.62	78.16	15	70.24	79.65	16	71.55	79.97	18
Interest-bearing bank balances	11.74	9.37	69	6.01	6.40	48	8.32	7.51	57	4.55	3.06	72	4.86	3.04	78
Federal funds sold and reverse repos	1.02	0.53	84	0	0.80	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	2.39	1.51	75	0.60	1.85	25	0.87	1.68	37	2.52	1.91	70	1.32	1.96	55
Trading assets	0.44	0.58	68	0.80	1.04	67	0.69	1.01	65	0.30	1.19	57	0.23	1.33	63
Total earning assets.....	79.79	91.57	1	77.55	90.87	0	78.51	91.05	0	77.60	89.53	3	77.95	89.74	1
Non-interest cash and due from depository institutions.....	0.52	0.99	15	0.60	1.03	16	0.63	1.07	17	0.57	1.14	14	0.89	1.21	27
Other real estate owned.....	0	0.01	31	0.03	0.03	65	0.02	0.02	61	0.04	0.03	72	0.08	0.04	81
All other assets.....	19.69	7.39	98	21.85	8.03	99	20.86	7.82	99	21.83	9.27	96	21.16	8.98	98
Memoranda															
Short-term investments	15.14	12.31	68	6.60	10.21	41	9.19	11.17	48	7.07	7.63	64	6.17	7.80	61
U.S. Treasury securities.....	0.06	1.18	36	0.15	0.91	51	0.11	0.84	51	2.74	1.03	78	1.33	1.04	65
US agency securities (excluding mortgage-backed securities)	0.03	0.75	27	0.04	0.59	29	0.04	0.63	28	0.05	0.54	35	0.08	0.69	32
Municipal securities	0	1.70	7	0	1.60	16	0	1.69	16	0	1.34	15	0	1.62	14
Mortgage-backed securities	10.90	13.46	41	10.99	11.20	49	10.93	11.75	47	9.30	11.44	35	8.83	11.13	39
Asset-backed securities	0.38	0.47	69	0.07	0.31	63	0.06	0.32	62	0.04	0.28	60	0.24	0.33	69
Other debt securities	0.15	0.51	46	0.12	0.40	49	0.10	0.42	47	0.09	0.39	50	0.12	0.41	54
Loans held-for-sale.....	0.44	0.50	67	0.79	0.52	70	1.49	0.52	86	0.95	0.39	82	0.95	0.30	89
Loans held for investment	58.91	58.34	49	63.66	63.22	38	61.66	61.72	41	62.01	63.50	34	64.18	63.93	36
Real estate loans secured by 1–4 family	6.08	11.57	28	7.88	12.28	33	7.31	11.91	31	8.60	13.29	30	10.62	13.46	36
Revolving	2.23	1.44	68	2.82	1.72	71	2.63	1.66	69	3	2.07	67	3.73	2.27	72
Closed-end, secured by first liens	3.81	9.73	22	5	10.10	28	4.62	9.81	26	5.52	10.69	27	6.76	10.57	31
Closed-end, secured by junior liens	0.04	0.19	25	0.06	0.24	27	0.06	0.22	27	0.08	0.28	30	0.13	0.31	35
Commercial real estate loans	9.55	22.35	18	11.06	22.30	25	10.53	22.22	24	10.61	22.23	26	11.64	21.58	29
Construction and land development.....	1.78	3.40	34	1.66	3.47	32	1.66	3.40	31	1.34	3.44	30	1.56	3.51	32
Multifamily.....	4.71	3.32	74	5.95	3.10	85	5.60	3.12	82	5.75	3.01	82	6.13	2.72	87
Nonfarm nonresidential	3.06	14.65	12	3.45	14.72	15	3.27	14.72	14	3.52	14.69	18	3.95	14.44	17
Real estate loans secured by farmland.....	0	0.35	17	0	0.33	19	0	0.33	18	0	0.36	20	0	0.41	21

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	26.34	60.51	12	29.60	56.15	13	28.43	57.15	13	32.86	57.46	16	36.85	56.49	21
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	10.25	20	22	12.23	19.51	28	11.58	19.43	25	13.65	20.75	29	16.31	21.10	29
Real estate loans secured by 1–4 family.....	3.76	2.47	69	4.37	2.66	74	4.17	2.64	71	4.76	3.15	70	5.73	3.50	76
Revolving	6.49	17.35	16	7.86	16.64	19	7.41	16.59	19	8.89	17.39	20	10.58	17.39	26
Closed-end.....	16.08	37.13	16	17.16	33.63	24	16.67	34.63	21	16.85	33.52	23	17.87	32.14	27
Commercial real estate loans	2.99	5.69	30	2.58	5.18	31	2.63	5.26	31	2.13	5.09	29	2.40	5.20	31
Construction and land development.....	0.08	1.19	18	0.06	0.94	19	0.06	0.93	16	0.06	0.94	22	0.06	1.02	22
1–4 family.....	2.91	4.46	36	2.52	4.09	34	2.58	4.19	33	2.07	4.02	33	2.34	4.05	35
Other.....	7.94	5.41	75	9.24	4.78	87	8.87	4.96	83	9.13	4.69	85	9.41	4.10	89
Multifamily.....	5.15	24.45	9	5.35	22.19	9	5.17	22.93	10	5.59	22.15	11	6.07	21.40	14
Nonfarm nonresidential	1.39	8.31	12	1.49	7.46	15	1.50	7.68	14	1.57	7.72	17	1.86	8.03	18
Owner-occupied.....	3.76	15.83	9	3.86	14.52	9	3.67	14.95	9	4.02	14.34	11	4.20	13.38	15
Other.....	0	0.61	17	0	0.52	19	0	0.54	18	0	0.55	20	0	0.63	21
Real estate loans secured by farmland.....	0.08	0.03	87	0.08	0.06	85	0.11	0.06	86	0.05	0.11	77	0.06	0.12	74
Loans to depository institutions and acceptances of other banks.....	14.90	19.45	41	16.19	22.98	25	17.07	22.17	32	17.10	19.53	47	18.98	20.32	49
Commercial and industrial loans	48.62	6.58	96	45.18	6.23	95	45.87	6.13	95	41.47	7.13	94	36.62	7.36	93
Loans to individuals.....	0.25	0.51	69	0.25	0.63	67	0.26	0.65	67	0.41	0.81	65	0.60	1.02	70
Credit card loans.....	0	0.38	11	0	0.31	22	0	0.32	22	0	0.37	26	0	0.46	27
Agricultural loans.....	10.06	8.42	66	8.95	9.11	62	8.53	9.09	62	8.52	9.85	56	7.49	9.66	53
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	87.22	383.43	6	109.70	387.92	11	104.06	381.27	11	137.92	391.26	14	147.33	379.80	15
Real estate loans secured by 1–4 family.....	33.94	124.74	12	45.32	130.23	18	42.40	125.03	17	57.31	138.18	22	65.21	137.84	23
Revolving	12.45	15.53	49	16.19	18.32	52	15.26	17.42	52	19.99	21.26	55	22.90	23.33	56
Closed-end.....	21.49	107.54	9	29.13	110.40	14	27.14	106.14	13	37.31	115.20	16	42.30	112.79	19
Commercial real estate loans	53.27	238.58	11	63.60	237.16	15	61.03	234.65	14	70.71	229.44	18	71.47	219.72	18
Construction and land development.....	9.92	36.07	21	9.55	36.48	23	9.63	35.62	22	8.93	34.95	21	9.59	35.36	22
1–4 family.....	0.27	7.44	15	0.21	6.64	16	0.20	6.34	15	0.24	6.61	19	0.24	7.04	19
Other.....	9.64	28.34	24	9.34	28.60	26	9.43	28.16	24	8.69	27.32	25	9.35	27.26	25
Multifamily.....	26.31	35.29	50	34.23	32.93	62	32.47	32.74	62	38.32	31.04	70	37.61	27.85	75
Nonfarm nonresidential	17.05	156.30	8	19.81	156.60	11	18.93	155.06	10	23.46	152.10	13	24.26	147.22	13
Owner-occupied.....	4.59	52.63	10	5.51	52.43	13	5.50	52.37	13	6.57	53.07	16	7.45	54.89	16
Other.....	12.46	100.99	8	14.31	101.87	11	13.43	100.54	10	16.89	97.41	13	16.81	91.80	15
Real estate loans secured by farmland.....	0	3.67	16	0	3.43	18	0	3.44	17	0	3.60	19	0.01	4.02	20
Loans to depository institutions and acceptances of other banks.....	0.28	0.20	86	0.29	0.31	83	0.39	0.28	85	0.20	0.44	75	0.22	0.54	74
Commercial and industrial loans	49.35	116.17	14	60	150.16	12	62.48	139.91	14	71.76	122.02	28	75.90	128.82	32
Loans to individuals.....	161.01	36.56	91	167.41	36.83	93	167.88	37.47	93	174.04	43.51	95	146.44	42.67	90
Credit card loans.....	0.83	2.58	64	0.92	3.28	63	0.94	3.30	63	1.70	4.34	63	2.39	5.31	66
Agricultural loans.....	0	2.03	11	0	1.99	23	0	1.88	22	0	2.18	24	0.01	2.72	27
Other loans and leases.....	33.31	47.63	51	33.16	49.92	46	31.21	49.54	46	35.78	52.44	45	29.94	51.79	38
Supplemental															
Non-owner occupied CRE loans / Gross loans	14.86	29.25	18	15.88	26.62	22	15.34	27.32	20	15.52	26.45	24	16.37	24.79	31
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	49.23	187.63	11	58.86	186.45	16	56.14	183.76	15	65.15	178.57	19	65.46	167.93	21
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	53.81	244.92	10	64.36	243.47	14	61.63	240.85	14	71.72	236.10	17	72.91	225.98	16

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	15.14	12.31	68	6.60	10.21	41	9.19	11.17	48	7.07	7.63	64	6.17	7.80	61
Liquid assets	24.71	29.12	41	18.58	24.65	35	20.72	26.22	36	17.50	22.44	46	16.22	22.72	36
Investment securities	11.54	20.37	19	11.38	17.19	27	11.26	17.85	24	12.23	16.99	27	10.61	17.27	20
Net loans and leases	55.05	58.81	38	59.37	63	29	58.23	61.58	34	60.52	63.77	31	62.25	63.98	31
Net loans, leases and standby letters of credit	55.86	59.61	38	60.46	63.89	29	59.16	62.48	33	61.57	64.84	30	63.33	65.07	31
Core deposits	46.72	75.52	5	42.25	69.20	9	44.85	70.67	10	35.52	63.09	12	37.29	62.13	13
Noncore funding	33.55	10.15	93	38.55	15.53	87	36.78	14.13	88	43.66	19.36	89	41.32	21.34	87
Time deposits of \$250K or more	0.17	1.67	4	0.44	2.35	9	0.35	2.11	8	0.52	2.94	7	0.67	2.89	11
Foreign deposits	4.05	0.33	91	3.72	0.36	90	3.89	0.36	90	5.98	0.43	93	6.41	0.47	94
Federal funds purchased and repos	1.27	1.19	66	0.25	1.44	35	0.22	1.47	32	0.27	1.94	30	0.20	1.97	26
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.25	0.54	51	0.25	0.59	49	0.22	0.54	48	0.27	0.48	48	0.20	0.54	37
Commercial paper	0	0.01	45	0.09	0.01	91	0.08	0.01	92	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	4.47	0.88	92	1.88	1.75	67	1.34	1.24	64	5.70	3.01	82	3.62	3.67	54
Earning assets that reprice within 1 year	51.11	38.80	82	41.41	38.76	51	46.24	39.38	68	44.15	39.29	65	41.76	40.29	52
Interest-bearing liabilities that reprice within 1 year	1.35	6.64	5	2.42	8.86	8	2.07	8.20	8	4.65	10.19	17	4.04	10.01	16
Long-term debt that reprices within 1 year	2.97	0.27	95	9.93	0.52	96	9.53	0.47	96	10.09	0.96	93	10.87	1.34	94
Net assets that reprice within 1 year	46.79	30.83	84	29.06	27.76	51	34.63	29.11	58	29.41	26.63	56	26.86	27.38	45
Other Liquidity and Funding Ratios															
Net noncore funding dependence	28.67	-3.31	95	45.52	6.19	95	40.19	3.20	93	52.06	14.45	95	49.08	16.62	95
Net short-term noncore funding dependence	-14.02	-9.17	27	-3.93	-2.71	38	-8.43	-4.76	31	3.71	3.38	42	-0.48	4.66	20
Short-term investment / Short-term noncore funding	246.50	304.29	55	171.75	149.65	69	269.83	184.19	75	73.04	77.77	61	105.94	66.46	79
Liquid assets - short-term noncore funding / Nonliquid assets	24.67	36.72	36	18.10	24.47	48	21.84	28.18	46	9.49	16.97	43	12.41	16.04	52
Net loans and leases / Total deposits	108.05	73.05	93	125.01	82.06	94	115.58	79.43	93	134.58	90.31	95	137.18	90.08	95
Net loans and leases / Core deposits	117.82	78.83	92	140.52	92.26	93	129.85	88.34	90	170.41	103.93	92	166.93	105	92
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.07	0.50	41	0.92	1.73	47	0.86	1.57	48	0.10	0.72	28	-0.41	-0.82	48
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.07	1.06	20	0.98	4.54	7	0.88	4.31	8	-0.04	1.36	8	-1.66	-1.98	57
Structured notes appreciation (depreciation) / Tier 1 capital	0			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	36.67	13.65	81	33.10	11.41	83	32.71	11.38	84	21.53	12.67	65	19.11	16.19	59
Available-for-sale securities	63.26	84.59	18	66.82	86.72	16	67.22	87.23	15	78.40	85.40	35	80.81	81.88	40
U.S. Treasury securities	0.50	6.01	37	1.30	5.26	53	1.01	4.72	53	22.37	6.15	86	12.54	6.99	75
US agency securities (excluding mortgage-backed securities)	0.26	4.24	28	0.37	3.94	30	0.35	4.01	29	0.41	3.49	36	0.76	4.02	38
Municipal securities	0	8.38	7	0	9.87	15	0	9.83	15	0	7.75	14	0	9.16	13
Mortgage-backed securities	94.50	66.09	93	96.60	66.61	93	97.07	66.64	95	76.04	67.43	54	83.24	65.45	77
Asset-backed securities	3.33	2.45	69	0.61	1.91	63	0.57	1.91	62	0.35	1.66	61	2.27	2.05	75
Other debt securities	1.33	3.01	48	1.04	2.93	48	0.93	3.01	46	0.76	2.94	50	1.11	2.79	54
Mutual funds and equity securities	0.07	0.29	41	0.08	0.38	44	0.08	0.35	40	0.07	0.40	40	0.08	0.42	40
Debt securities 1 year or less	20.67	8.18	86	5.24	11.25	30	7.75	10.55	50	20.60	11.86	79	12.40	11.91	66
Debt securities 1 to 5 years	1.27	17.39	9	0.95	17.70	7	0.97	17.03	8	4.53	17.94	27	6.19	19.18	29
Debt securities over 5 years	77.99	72.07	54	93.72	68.10	89	91.20	69.86	82	74.80	66.02	51	81.33	64.73	69
Pledged securities	28.45	33.37	44	20.48	37.16	31	20.70	35.67	34	40.97	30.57	64	45.61	33.30	66
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	145.32	64.27	83	-16.78	124.80	6	30	183.32	24	26.21	26.69	60	26.22	6.77	76
Investment securities	8.46	32.48	27	-4.43	20.30	14	-7.98	23.62	11	27.07	11.75	82	-11.22	9.42	8
Core deposits	18.26	16.96	63	17.28	26	20	26.22	26.88	53	4.98	11.23	34	0.87	7.29	25
Noncore funding	-6.92	-21.64	72	-11.47	-6.57	46	-15.79	-12.18	48	16.45	6.59	73	13.28	10.67	62

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			30,883,501	30,710,400	30,297,457
Commit: Secured commercial real estate loans	3,447,926	3,375,233	3,351,471	2,841,031	2,514,145
Commit: Unsecured real estate loans	269,705	236,051	286,517	346,944	348,245
Credit card lines (reported semiannually, June/Dec)	0		1,199,748	1,898,076	2,060,974
Securities underwriting		0	0	0	0
Standby letters of credit	1,267,282	1,590,279	1,386,640	1,570,203	1,469,991
Commercial and similar letters of credit	48,228	36,653	37,748	22,525	18,352
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	93,728	117,849	109,584	48,447	8,306
Credit derivatives - notional amount (holding company as beneficiary)	3,566	13,406	11,393	3,846	586
Credit derivative contracts w/ purchased credit protection-investment grade..	3,566	13,406	11,393	3,846	586
Credit derivative contracts w/ purchased credit protection-noninvest grade..	93,728	117,849	109,584	48,447	8,306
Derivative Contracts					
Interest rate futures and forward contracts	437,877	613,386	601,306	553,493	333,821
Written options contracts (interest rate)	9,958,173	13,202,994	12,170,759	11,124,562	8,675,069
Purchased options contracts (interest rate)	10,718,001	16,874,624	15,453,389	14,756,690	10,542,008
Interest rate swaps	42,950,227	43,341,872	43,189,535	36,115,053	35,044,340
Futures and forward foreign exchange	2,372,827	1,802,053	1,203,760	1,052,387	1,560,444
Written options contracts (foreign exchange)	78,820	13,784	207,140	12,737	66,062
Purchased options contracts (foreign exchange)	32,257	1,757	181,786	8,975	57,530
Foreign exchange rate swaps	2,720,226	1,853,397	2,982,626	2,815,521	2,241,185
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	14,664	0	114,604	132,791
Purchased options contracts (commodity and other)	0	14,664	0	114,604	132,791
Commodity and other swaps	10,005	10,005	10,005	10,005	10,630

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						20.67	22.01	52	20.54	23.52	50	22.34	24.05	55	
Standby letters of credit	0.81	0.66	71	1.09	0.72	75	0.93	0.71	72	1.05	0.84	70	1.08	0.92	68
Commercial and similar letters of credit	0.03	0.02	76	0.03	0.02	75	0.03	0.02	75	0.02	0.02	65	0.01	0.02	58
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.06	0.24	59	0.08	0.39	59	0.07	0.35	58	0.03	0.42	57	0.01	0.52	57
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	58	0.01	0.33	58	0.01	0.30	57	0	0.52	57	0	0.75	59
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0.18	70	0.01	0.24	69	0.01	0.25	68	0	0.30	68	0	0.52	67
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0.06	0.13	75	0.08	0.35	74	0.07	0.30	73	0.03	0.45	73	0.01	0.69	71
Derivative contracts	44.45	47.31	77	53.34	51.49	75	50.86	48.62	74	44.60	68.47	68	43.35	65.81	70
Interest rate contracts	41.10	35.15	79	50.80	36.10	78	47.79	34.36	77	41.84	47.31	73	40.25	43.84	73
Interest rate futures and forward contracts	0.28	4.39	51	0.42	8.89	43	0.40	6.21	40	0.37	10.67	45	0.25	11.40	47
Written options contracts (interest rate)	6.39	1.69	90	9.06	2.33	91	8.14	2.18	90	7.44	2.47	89	6.40	2.16	88
Purchased options contracts (interest rate)	6.88	1.29	91	11.58	1.45	93	10.34	1.46	92	9.87	2.65	87	7.77	2.32	89
Interest rate swaps	27.56	20.27	75	29.74	20.71	77	28.90	20.83	75	24.16	28.86	68	25.84	26.74	76
Foreign exchange contracts	3.34	6.12	83	2.52	5.79	80	3.06	6.01	81	2.60	10.12	80	2.89	10.92	80
Futures and forward foreign exchange contracts	1.52	3.76	79	1.24	3.70	77	0.81	3.47	75	0.70	5.23	69	1.15	5.22	75
Written options contracts (foreign exchange)	0.05	0.04	84	0.01	0.03	83	0.14	0.03	86	0.01	0.05	82	0.05	0.14	84
Purchased options contracts (foreign exchange)	0.02	0.04	83	0	0.04	80	0.12	0.04	85	0.01	0.08	82	0.04	0.13	83
Foreign exchange rate swaps	1.75	0.76	87	1.27	0.73	89	2	0.77	89	1.88	2.03	88	1.65	2.17	87
Equity, commodity, and other derivative contracts	0.01	0.91	71	0.03	1.80	67	0.01	1.86	67	0.16	3.32	69	0.20	4.08	68
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0.01	0.54	74	0	0.52	36	0.08	0.98	75	0.10	1.48	73
Purchased options contracts (commodity and other)	0	0.21	39	0.01	0.38	74	0	0.37	36	0.08	0.94	73	0.10	1.29	72
Commodity and other swaps	0.01	0.30	76	0.01	0.31	74	0.01	0.32	73	0.01	0.38	72	0.01	0.40	73
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						32.43	42.82	48	33.27	45.53	46	35.48	44.93	53	

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	69,278,413	77,743,200	76,000,306	66,678,631	58,796,671
Interest rate contracts	64,064,278	74,032,876	71,414,989	62,549,798	54,595,238
Foreign exchange contracts.....	5,204,130	3,670,991	4,575,312	3,889,620	3,925,221
Equity, commodity, and other contracts	10,005	39,333	10,005	239,213	276,212
Derivatives Position					
Futures and forwards	2,810,704	2,415,439	1,805,066	1,605,880	1,894,265
Written options	10,036,993	13,231,442	12,377,899	11,251,903	8,873,922
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	10,036,993	13,231,442	12,377,899	11,251,903	8,873,922
Purchased options	10,750,258	16,891,045	15,635,175	14,880,269	10,732,329
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	10,750,258	16,891,045	15,635,175	14,880,269	10,732,329
Swaps	45,680,458	45,205,274	46,182,166	38,940,579	37,296,155
Held for trading.....	39,623,352	39,346,553	39,263,255	31,147,613	29,668,047
Interest rate contracts	34,448,286	35,675,562	34,687,943	27,257,993	25,742,826
Foreign exchange contracts.....	5,175,066	3,670,991	4,575,312	3,889,620	3,925,221
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	29,655,061	38,396,647	36,737,051	35,531,018	29,128,624
Interest rate contracts	29,615,992	38,357,314	36,727,046	35,291,805	28,852,412
Foreign exchange contracts.....	29,064	0	0	0	0
Equity, commodity, and other contracts	10,005	39,333	10,005	239,213	276,212
Derivative contracts (excluding futures and FX 14 days or less)	59,380,872	64,690,550	63,798,825	55,496,395	49,819,242
One year or less	13,086,372	13,075,118	13,938,698	11,692,437	11,014,848
Over 1 year to 5 years	35,151,258	37,622,788	37,335,249	32,362,693	27,876,188
Over 5 years	11,143,242	13,992,644	12,524,878	11,441,265	10,928,206
Gross negative fair value (absolute value)	689,823	1,214,607	1,068,095	543,738	496,751
Gross positive fair value.....	775,172	1,403,303	1,218,889	556,265	518,419
Held for trading.....	653,714	1,122,663	989,814	446,488	318,893
Non-traded.....	121,458	280,640	229,075	109,777	199,526
Current credit exposure on risk-based capital derivative contracts	774,215	1,403,277	1,218,820	555,848	511,912
Credit losses on derivative contracts	-64	864	1,052	105	48
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	35	244	298	40	1
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	92.47	94.10	27	95.23	94.62	31	93.97	94.10	30	93.81	93.44	31	92.85	92.91	32
Percent of Notional Amount															
Interest rate contracts	7.51	3.22	81	4.72	3.07	80	6.02	3.49	80	5.83	3.20	80	6.68	3.39	79
Foreign exchange contracts	0.01	1.21	70	0.05	1.18	67	0.01	1.17	66	0.36	1.64	70	0.47	1.93	68
Equity, commodity, and other contracts	4.06	12.59	45	3.11	14.59	31	2.38	14.05	29	2.41	13.49	34	3.22	12.78	38
Futures and forwards	14.49	7.18	78	17.02	8.60	80	16.29	8.18	78	16.87	5.91	86	15.09	6.60	81
Written options	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Exchange-traded	14.49	6.91	80	17.02	8.13	82	16.29	7.73	80	16.87	5.10	89	15.09	5.49	85
Over-the-counter	15.52	3.41	90	21.73	3.51	95	20.57	3.42	95	22.32	4.42	92	18.25	4.19	94
Purchased options	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Exchange-traded	15.52	3.01	92	21.73	2.98	96	20.57	2.86	96	22.32	3.35	94	18.25	3.20	95
Over-the-counter	65.94	71.71	34	58.15	67.37	33	60.77	68.76	34	58.40	69.75	30	63.43	70.34	31
Swaps	57.19	40.70	52	50.61	43.02	48	51.66	43.53	49	46.71	44.16	47	50.46	46.31	48
Held for trading	49.72	34.66	55	45.89	36.62	50	45.64	36.62	50	40.88	37.24	50	43.78	38.40	51
Interest rate contracts	7.47	1.55	87	4.72	1.45	86	6.02	1.60	87	5.83	1.60	87	6.68	1.85	87
Foreign exchange contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Equity, commodity, and other contracts	42.81	59.30	47	49.39	56.98	51	48.34	56.47	50	53.29	55.84	52	49.54	53.69	51
Non-traded	42.75	56.22	48	49.34	54.32	53	48.32	53.82	53	52.93	52.22	54	49.07	50.60	52
Interest rate contracts	0.04	0.36	69	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Foreign exchange contracts	0.01	0.11	82	0.05	0.10	82	0.01	0.10	79	0.36	0.13	86	0.47	0.16	87
Equity, commodity, and other contracts	85.71	91.91	25	83.21	90.28	26	83.95	91.48	25	83.23	93.86	17	84.73	94.47	23
Derivative contracts (excluding futures and forex 14 days or less)	18.89	27.90	49	16.82	31.66	45	18.34	32.05	46	17.54	32.17	43	18.73	32.51	47
One year or less	50.74	29.78	84	48.39	27.15	84	49.13	27.06	84	48.54	30.45	77	47.41	31.16	78
Over 1 year to 5 years	16.08	29.19	37	18	28.15	43	16.48	29.56	36	17.16	28.09	41	18.59	28.71	41
Over 5 years	1	1.18	48	1.56	1.65	60	1.41	1.55	55	0.82	0.83	51	0.84	0.72	61
Gross negative fair value (absolute value)	1.12	1.59	32	1.81	2.48	41	1.60	2.23	36	0.83	1.19	36	0.88	0.85	53
Gross positive fair value	0.03	0.05	65	0.06	0.07	69	0.05	0.07	67	0.03	0.06	69	0.03	0.06	69
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.06	56	0.07	0.10	53	0.06	0.09	53	0.03	0.07	49	0.03	0.06	67
Gross positive fair value (X)	0.03	0.05	62	0.06	0.07	59	0.05	0.07	58	0.02	0.06	58	0.02	0.05	65
Held for trading (X)	0.01	0.01	44	0.01	0.02	58	0.01	0.02	56	0.01	0.01	62	0.01	0.01	77
Non-traded (X)	0.03	0.05	61	0.07	0.07	60	0.06	0.06	58	0.03	0.05	51	0.03	0.04	73
Current credit exposure (X)	0	0	3	0	0	92	0.01	0	90	0	0	91	0	0	91
Credit losses on derivative contracts	0.69	0.59	70	1.21	0.91	70	1.06	0.85	69	0.47	0.73	66	0.47	0.53	79
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	97	0	0	94	0	0	95	0	0	95	0	0	94
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.69	0.59	70	1.21	0.91	70	1.06	0.85	69	0.47	0.73	66	0.47	0.53	79

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018		
Change: Allowance for Loan and Lease Losses excluding ATTR											
Beginning balance		7,338,493		3,646,189		3,646,189		3,897,130		3,911,575	
Gross losses		2,157,725		2,849,624		3,772,354		5,549,983		5,083,297	
Write-downs, transfers to loans held-for-sale		8,744		0		0		11,532		1,339	
Recoveries		1,745,051		1,543,106		2,103,839		3,008,210		2,632,747	
Net losses		412,674		1,306,518		1,668,515		2,541,773		2,450,550	
Provision for loan and lease losses		-210,731		2,524,045		2,824,937		2,290,832		2,352,793	
Adjustments		0		2,535,882		2,535,882		0		83,312	
Ending balance		6,715,088		7,399,598		7,338,493		3,646,189		3,897,130	
Memo: Allocated transfer risk reserve (ATTRR)		0		0		0		0		0	
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios											
Provision for loan and lease losses / Average assets	-0.19	-0.12	28	2.24	0.66	96	1.89	0.51	96	1.61	0.15
Provision for loan and lease losses / Average loans and leases	-0.30	-0.21	31	3.52	1.06	96	2.97	0.82	96	2.48	0.24
Provision for loan and lease losses / Net loan and lease losses	-51.06	-65.12	54	193.19	587.54	15	169.31	487.86	13	90.13	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	7.31	1.32	97	7.98	1.58	97	7.97	1.58	97	3.93	0.83
Allowance for loan and lease losses / Total loans and leases	7.26	1.30	97	7.88	1.55	97	7.78	1.55	97	3.87	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	12.20	17.40	52	4.25	11.29	25	4.40	11.58	26	1.43	8.03
Allowance for loan and lease losses / Nonaccrual assets	370.96	330.05	72	475.57	301.93	83	410.24	299.17	75	162.37	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	380.02	271.93	78	479.05	249.38	87	409.97	244.34	82	160.59	151.73
Gross loan and lease losses / Average loans and leases	3.09	0.20	98	3.97	0.35	97	3.96	0.34	98	6.01	0.28
Recoveries / Average loans and leases	2.50	0.08	99	2.15	0.07	99	2.21	0.07	99	3.26	0.08
Net losses / Average loans and leases	0.59	0.12	95	1.82	0.28	95	1.75	0.27	95	2.75	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.01	0	93	0	0	45	0	0	44	0.01	0
Recoveries / Prior year-end losses	46.26	25.09	84	27.80	24.77	66	37.91	33.98	67	59.18	36.22
Earnings coverage of net loan and lease losses (X)	8.70	26.30	26	0.85	20.97	10	1.23	22.91	10	1.50	24.40
Net Loan and Lease Losses By Type											
Real estate loans	0.08	0.02	81	0.08	0.04	80	0.07	0.04	73	0.04	0.01
Real estate loans secured by 1–4 family	-0.03	-0.01	32	0.03	0.01	72	0.03	0.01	73	-0.08	0.01
Revolving	-0.05	-0.07	33	0.08	0.01	78	0.04	0.01	72	0.06	0.02
Closed-end	-0.01	-0.01	40	-0.01	0.01	37	0.02	0	75	-0.16	0
Commercial real estate loans	0.15	0.04	85	0.11	0.06	74	0.09	0.07	69	0.04	0.01
Construction and land development	-0.05	0.01	16	0	0	60	0	0	59	0	-0.01
1–4 family	0	0	57	0	0	59	0	0	59	0	0
Other	-0.05	0.01	13	0	0	59	0	0	57	0	-0.01
Multifamily	0.24	0.01	96	0.02	0	93	0.04	0	95	0	0
Nonfarm nonresidential	0.12	0.05	77	0.30	0.08	90	0.23	0.11	81	0.13	0.02
Owner-occupied	0.05	0.01	89	0.23	0.02	96	0.17	0.02	95	0.13	0.01
Other	0.07	0.04	75	0.07	0.05	73	0.06	0.08	64	0.01	0.01
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01
Commercial and industrial loans	0.36	0.19	78	0.73	0.46	78	0.78	0.47	80	0.75	0.37
Loans to individuals	1.07	0.72	73	3.78	1.25	90	3.51	1.13	90	6.17	1.17
Credit card loans	2.20	2.27	58	8.99	3.33	94	7.79	2.92	93	7.89	3.11
Agricultural loans		0.02		22.72	0.11	99	20	0.19	99	-17.55	0.08
Loans to foreign governments and institutions		0		0			0			0	
Other loans and leases	0.01	0.09	50	0.07	0.14	54	0.06	0.15	55	0.02	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30-89 days past due loans and leases	2,692,489		2,161,777		2,522,745		3,562,824		3,565,487						
90+ days past due loans and leases	2,216		45,117		52,863		93,137		98,979						
Nonaccrual loans and leases	1,764,840		1,499,508		1,737,132		2,177,404		2,209,342						
Total past due and nonaccrual loans and leases	4,459,545		3,706,402		4,312,740		5,833,365		5,873,808						
Restructured 30-89 days past due	767,109		586,128		674,313		1,003,848		1,334,549						
Restructured 90+ days past due	2		6,708		5,273		3,959		3,625						
Restructured nonaccrual	612,188		529,071		583,317		695,072		908,110						
Total restructured loans and leases	1,379,299		1,121,907		1,262,903		1,702,879		2,246,284						
30-89 days past due loans held for sale	3,095		42,651		81,353		69,909		71,400						
90+ days past due loans held for sale	0		39,944		49,814		87,039		91,565						
Nonaccrual loans held for sale	5,406		184		118,684		6,665		0						
Total past due and nonaccrual loans held for sale	8,501		82,779		249,851		163,613		162,965						
Restructured loans and leases in compliance	3,207,314		3,195,043		3,193,853		2,666,772		3,701,620						
Other real estate owned	3,960		43,015		29,799		66,828		107,868						
Other Assets															
30-89 days past due	118,620		136,541		125,926		169,924		161,860						
90+ days past due	0		0		0		0		0						
Nonaccrual	45,375		56,437		51,700		68,159		66,142						
Total other assets past due and nonaccrual	163,995		192,978		177,626		238,083		228,002						
Percent of Loans and Leases															
30-89 days past due loans and leases	2.91	0.29	99	2.30	0.37	98	2.67	0.39	98	3.79	0.43	98	4.04	0.44	98
90+ days past due loans and leases	0	0.09	28	0.05	0.13	54	0.06	0.12	56	0.10	0.15	62	0.11	0.17	58
Nonaccrual loans and leases	1.91	0.54	95	1.60	0.66	91	1.84	0.66	93	2.31	0.51	97	2.50	0.54	98
90+ days past due and nonaccrual loans and leases	1.91	0.68	92	1.64	0.84	86	1.90	0.85	89	2.41	0.71	94	2.61	0.75	95
30-89 days past due restructured	0.83	0.01	99	0.62	0.01	99	0.71	0.01	99	1.07	0.01	99	1.51	0.02	99
90+ days past due restructured	0	0	61	0.01	0.01	82	0.01	0.01	81	0	0.01	76	0	0.01	69
Nonaccrual restructured	0.66	0.12	97	0.56	0.14	95	0.62	0.13	96	0.74	0.14	96	1.03	0.16	96
30-89 days past due loans held for sale	0	0	87	0.05	0	96	0.09	0	96	0.07	0	96	0.08	0	96
90+ days past due loans held for sale	0	0	42	0.04	0	94	0.05	0	93	0.09	0	96	0.10	0	96
Nonaccrual loans held for sale	0.01	0	85	0	0	77	0.13	0.01	96	0.01	0	87	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	3.03	0.29	99	2.44	0.37	98	2.80	0.40	98	3.96	0.43	98	4.21	0.44	98
90+ days past due assets	0	0.09	26	0.05	0.13	54	0.06	0.12	55	0.10	0.15	61	0.11	0.18	58
Nonaccrual assets	1.95	0.55	95	1.65	0.67	92	1.89	0.67	93	2.38	0.53	97	2.57	0.57	98
30+ days past due and nonaccrual assets	4.99	1	96	4.14	1.25	95	4.75	1.29	96	6.43	1.19	98	6.89	1.26	97
Percent of Total Assets															
90+ days past due and nonaccrual assets	1.16	0.40	92	1.10	0.52	88	1.23	0.52	89	1.56	0.44	94	1.75	0.48	95
90+ days past due and nonaccrual assets + other real estate owned	1.17	0.42	92	1.13	0.55	88	1.25	0.55	89	1.61	0.48	94	1.83	0.52	95
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	3.68	0.48	99	3.66	0.61	98	3.77	0.60	98	3.96	0.53	98	5.42	0.60	98
Allowance for loan and lease losses	85.53	67.85	75	72.04	66.38	65	76.86	66.66	71	162.33	115.41	79	188.78	118.28	84
Equity capital + allowance for loan and lease losses	19.95	4.12	96	19.79	5.10	95	20.72	4.97	96	23.06	4.28	96	29.22	4.79	97
Tier 1 capital + allowance for loan and lease losses	19.57	4.89	96	19.76	6.26	94	20.60	6.05	95	26.39	5.65	94	33.30	6.16	96
Loans and leases + other real estate owned	6.21	0.82	98	5.67	0.98	97	5.98	0.97	97	6.28	0.85	97	8.32	0.96	98

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.46	0.25	81	0.62	0.35	79	1	0.39	90	0.84	0.38	90	0.74	0.42	86
	90+ days past due		0	0.12	15	0	0.17	15	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual.....		1.72	0.60	90	1.46	0.70	88	1.61	0.76	87	1.09	0.46	91	1.33	0.57	89
Commercial and industrial	30–89 days past due		0.16	0.24	49	0.31	0.24	73	0.41	0.23	79	0.28	0.31	57	0.27	0.30	55
	90+ days past due		0	0.02	17	0	0.03	18	0	0.03	16	0	0.05	29	0	0.05	11
	Nonaccrual.....		0.69	0.65	63	0.75	0.80	53	0.75	0.75	57	1.05	0.83	67	1.19	0.76	76
Individuals	30–89 days past due		5.29	0.60	99	4.25	0.74	96	4.92	0.83	99	8.22	0.83	99	10.10	0.84	99
	90+ days past due		0	0.08	43	0.11	0.11	67	0.12	0.14	62	0.24	0.17	73	0.31	0.16	78
	Nonaccrual.....		2.78	0.17	96	2.29	0.24	95	2.73	0.28	94	4.25	0.17	97	4.67	0.23	97
Depository institution loans	30–89 days past due		0	0.03	44	0	0.01	45	0	0	46	0	0	47	0	0	47
	90+ days past due		0	0	47	0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0	0	47	0	0	49	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due			0.11		0	0.15	27	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due			0		0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....			0.51		100	0.72	98	94.10	0.49	98	0	0.67	22	71.95	0.75	97
Foreign governments	30–89 days past due			0			3.73			0			0.07				0.01
	90+ days past due			0			0			0			0				0
	Nonaccrual.....			0.17			0.04			0.09			0.03				0.06
Other loans and leases	30–89 days past due		1.92	0.11	96	1.64	0.14	97	0.75	0.18	87	0.57	0.20	84	0.19	0.17	67
	90+ days past due		0	0.01	66	0	0.01	66	0	0.01	72	0	0.01	30	0	0.01	64
	Nonaccrual.....		0.02	0.13	49	0.07	0.19	53	0.07	0.15	58	0.19	0.13	72	0.96	0.14	94

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due	0.87	0.36	86	0.92	0.51	80	1.47	0.65	87	1.17	0.67	85	1.20	0.71	83
	90+ days past due	0	0.25	17	0	0.36	16	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	2.01	0.76	90	1.33	0.91	77	1.52	0.89	82	1.17	0.73	80	1.41	0.86	79
Revolving	30–89 days past due	0.44	0.33	70	0.84	0.40	85	0.51	0.48	54	0.69	0.45	76	0.76	0.50	75
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	2.23	1.05	83	1.84	1.28	78	1.89	1.13	80	1.74	1	80	1.55	1.17	77
Closed-end	30–89 days past due	1.12	0.36	90	0.96	0.52	79	2.02	0.65	92	1.42	0.70	88	1.44	0.75	84
	90+ days past due	0	0.27	18	0	0.41	17	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	1.88	0.71	91	1.04	0.89	70	1.32	0.87	79	0.87	0.70	69	1.34	0.84	78
Junior lien	30–89 days past due	0.02	0.01	79	0.03	0.02	71	0.05	0.02	88	0.05	0.02	79	0.07	0.03	87
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.08	0.04	80	0.09	0.05	77	0.09	0.04	79	0.11	0.04	84	0.11	0.06	76
Commercial real estate	30–89 days past due	0.19	0.16	70	0.40	0.21	77	0.47	0.26	77	0.40	0.18	86	0.10	0.17	34
	90+ days past due	0	0.01	26	0	0.02	25	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	1.50	0.48	92	0.59	0.53	60	0.96	0.62	73	0.33	0.23	72	0.29	0.28	60
Construction and development	30–89 days past due	0.11	0.15	66	0.08	0.24	45	0.12	0.28	53	2.17	0.28	94	0.17	0.21	54
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0.08	0.31	49	0.08	0.32	44	0.09	0.41	46	0.10	0.20	53	0.05	0.19	41
1–4 family	30–89 days past due	0.11	0.03	84	0.06	0.03	77	0.11	0.03	84	0.21	0.06	87	0.15	0.06	79
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0.06	0.02	84	0.07	0.03	83	0.06	0.03	82	0.08	0.02	87	0.02	0.02	64
Other	30–89 days past due	0	0.10	45	0.02	0.17	43	0.01	0.22	33	1.96	0.20	94	0.02	0.13	38
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.02	0.25	42	0.01	0.26	29	0.03	0.35	34	0.02	0.17	39	0.03	0.15	43
Multifamily	30–89 days past due	0.25	0.09	82	0.44	0.09	88	0.50	0.09	92	0.11	0.08	73	0.01	0.10	44
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	1.59	0.13	96	0.59	0.09	92	0.86	0.11	93	0.06	0.05	69	0.16	0.08	78
Nonfarm non-residential	30–89 days past due	0.15	0.12	63	0.49	0.21	80	0.58	0.23	84	0.20	0.14	73	0.21	0.17	64
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	2.19	0.58	93	0.84	0.68	62	1.57	0.80	84	0.87	0.28	91	0.59	0.30	78
Owner Occupied	30–89 days past due	0.05	0.04	67	0.19	0.07	84	0.26	0.07	92	0.12	0.07	76	0.04	0.09	32
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.82	0.20	94	0.28	0.26	56	0.54	0.27	83	0.56	0.16	92	0.27	0.17	71
Other	30–89 days past due	0.10	0.07	73	0.29	0.13	79	0.33	0.14	80	0.08	0.07	66	0.16	0.07	83
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	1.37	0.31	92	0.56	0.36	71	1.03	0.44	83	0.32	0.10	87	0.32	0.13	84
Farmland	30–89 days past due	0	0.13	30	0	0.24	26	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.06	21	0	1.49	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due	0.90	0.79	56	1.34	0.92	68	1.26	0.95	72	1.84	1.19	86	1.73	1.22	81
	90+ days past due	0.95	0.40	85	2.20	0.55	97	1.24	0.63	80	1.58	0.78	81	1.38	0.73	77
	Nonaccrual	0	0.08	36	0	0.06	35	0	0.05	37	0.41	0.11	85	0.50	0.09	88

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	17,875,938	17,876,818	17,876,818	17,954,441	17,815,874										
Retained earnings	5,666,610	3,080,807	3,451,057	4,155,226	3,783,405										
Accumulated other comprehensive income (AOCI)	-56,286	197,673	166,295	-88,207	-321,652										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	23,486,262	21,155,298	21,494,170	22,021,460	21,277,627										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	2,969,129	3,036,552	2,959,673	4,717,800	4,840,531										
Accumulated other comprehensive income-related adjustments	-56,286	197,673	166,295	-88,207	-321,652										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	20,573,419	17,921,073	18,368,202	17,391,867	16,758,748										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	20,573,419	17,921,073	18,368,202	17,391,867	16,758,748										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	2,057,342	1,649,062	1,679,893	1,389,003	1,434,613										
Additional tier 1 capital before deductions	2,057,342	1,649,062	1,679,893	1,389,003	1,434,613										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	2,057,342	1,649,062	1,679,893	1,389,003	1,434,613										
Tier 1 Capital	22,630,761	19,570,135	20,048,095	18,780,870	18,193,361										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	602	40,703										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	127,693	130,947	132,258	187,186	191,756										
Allowance for loan and lease losses in tier 2 capital	1,433,740	1,489,414	1,478,221	1,511,809	1,381,583										
Exited advanced approach eligible credit reserves					0										
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	1,561,433	1,620,361	1,610,479	1,699,597	1,614,042										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	1,561,433	1,620,361	1,610,479	1,699,597	1,614,042										
Exited advanced approach tier 2 capital															
Total capital	24,192,194	21,190,496	21,658,574	20,480,467	19,807,403										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	155,027,195	151,423,967	148,582,664	147,774,560	134,521,420										
Less: Deductions from common equity tier 1 capital	2,969,129	3,036,552	2,959,673	4,717,800	4,840,531										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	152,058,066	148,387,415	145,622,991	143,056,760	129,680,889										
Total risk-weighted assets	112,068,255	116,059,975	115,205,746	118,898,213	107,915,606										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	18.36	12.59	93	15.44	12.26	87	15.94	12.35	89	14.63	12.11	84	15.53	12.09	85
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	20.19	13.31	96	16.86	12.97	90	17.40	13.08	89	15.80	12.78	84	16.86	12.85	87
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	21.59	15.21	96	18.26	15.12	87	18.80	15.23	88	17.23	14.36	84	18.35	14.45	89
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	14.88	9.07	97	13.19	9.05	96	13.77	9.13	96	13.13	9.76	94	14.03	9.71	96
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		24			1,146			1,152			2,115			3,085		-97.91	-99.53
Other insurance activities income		24			1,146			1,152			2,115			3,085		-97.91	-99.53
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		1,931,865			1,899,070			1,908,806			1,860,847			1,833,291		1.73	10.20

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0	0.38	23	0.01	0.41	33	0.01	0.41	32	0.02	0.47	37	0.03	0.47	42			
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income		31.14			40.11			38.23			34.91			44.54				
Other premium income / Total premium income		68.86			59.89			61.77			65.09			55.46				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	6.58	11.72	31	7.04	11.07	36	6.97	11.03	36	8.30	11.51	41	8.30	10.22	41			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34			
Net assets of broker-dealer subsidiaries / Consolidated assets																		

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
Foreign Activities															
Total foreign loans and leases	5,684,017		4,462,525		4,754,166		5,124,025		5,337,948						
Real estate loans.....	5,835		9,007		9,269		9,828		11,375						
Commercial and industrial loans	447,439		397,559		471,978		524,380		661,070						
Loans to depository institutions and other banks acceptances	77,001		74,001		101,001		45,000		48,610						
Loans to foreign governments and institutions	0		0		0		0		0						
Loans to individuals	0		0		0		258,527		356,842						
Agricultural loans.....	0		0		287		0		0						
Other foreign loans.....	5,153,742		3,981,958		4,171,631		4,286,290		4,260,049						
Lease financing receivables.....	0		0		0		0		2						
Debt securities	100,201		0		0		0		0						
Interest-bearing bank balances	1,689,559		1,980,265		2,329,425		2,178,512		2,630,484						
Total selected foreign assets	7,473,777		6,442,790		7,083,591		7,302,537		7,968,432						
Total foreign deposits	6,319,201		5,424,053		5,808,354		8,935,064		8,689,810						
Interest-bearing deposits	1,180,548		974,643		948,574		4,724,117		4,652,590						
Non-interest-bearing deposits.....	5,138,653		4,449,410		4,859,780		4,210,947		4,037,220						
Analysis Ratios															
Yield: Foreign loans	1.59	0.63	79	5.28	0.88	91	4.45	0.87	88	6.51	1.25	91	6.41	1.17	92
Cost: Interest-bearing deposits.....	0.10	0.12	55	0.66	0.48	71	0.62	0.42	78	1.05	1.19	46	0.66	0.97	40
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18		35.66	6.51	85	25.99	5.18	85	160.35	27.03	85	184.25	27.29	87
Commercial and industrial loans					0.43						0.29				1.53
Foreign governments and institutions				0				0			0				0
Growth Rates															
Net loans and leases.....	27.37	-0.16	82	-13.87	-0.58	26	-7.22	-2.40	44	-4.01	22.48	44	1.75	7.24	41
Total selected assets.....	16	3.36	70	-12.07	2.65	30	-3	2.04	44	-8.36	12.40	32	-5.36	3.24	30
Deposits	16.50	10.74	62	-44.91	-1.43	12	-34.99	3.46	16	2.82	10.36	40	-3.76	5	41

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		2,761,310	2,563,510	2,235,406	2,650,299	4,332,820	7.72	5.58
1–4 family residential loans.....		0	0	0	237,446	246,283		-100.00
Home equity lines.....		6,494	8,322	7,900	10,598	13,694	-21.97	-75.57
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		2,754,816	2,555,188	2,227,506	2,402,255	4,072,843	7.81	19.06
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		1.77	1.76	1.50		1.77		3.19
1–4 family residential loans.....		0	0	0		0.16		0.18
Home equity lines.....		0	0.01	0.01		0.01		0.01
Credit card receivables.....		0	0	0		0		0
Auto loans.....		1.77	1.75	1.49		1.61		3
Commercial and Industrial loans		0	0	0		0		0
All other loans and leases		0	0	0		0		0
Asset-backed commercial paper conduits.....		0	0	0		0		0
Credit exposure from credit enhancements provided to conduit structures		0	0	0		0		0
Liquidity commitments provided to conduit structures		0	0	0		0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		6.30	7.65	7.24		8.89		10.35
Home equity lines		3.66	4.26	4.08		4.64		5.47
Credit card receivables.....		0.24	0.24	0.25		0.39		0.57
Auto loans and other consumer loans.....		49.70	45.39	45.75		41.12		37.28
Commercial and industrial loans		14.47	15.76	16.68		16.63		18.09
All other loans and leases.....		25.63	26.69	26.01		28.32		28.23

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Percent of Total Securitization Activities by Type							
Retained credit exposure.....	0	0	0	0	0		
1–4 family residential loans.....						0	0
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....							
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure	0.09	0.15	0.14	0.31	0.33		
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	12,516	11,314		-100.00
Home equity lines.....	490	602	416	1,034	1,100	-18.60	-66.53
Credit card receivables.....	0	0	0	0	0		
Auto loans	84,472	55,837	61,932	128,503	172,541	51.28	-61.70
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	84,962	56,439	62,348	142,053	184,955	50.54	-65.11
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		-100.00
Home equity lines.....	1,706	2,317	2,281	3,557	5,341	-26.37	-86.47
Credit card receivables.....	0	0	0	0	0		
Auto loans	8,780	5,287	5,955	14,805	20,809	66.07	-60.96
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	10,486	7,604	8,236	18,362	26,150	37.90	-76.54
Total past due securitized assets.....	95,448	64,043	70,584	160,415	211,105	49.04	-66.88
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	197	850	943	909	2,486	-76.82	-79.63
Credit card receivables.....	0	0	0	0	0		
Auto loans	7,439	33,045	36,530	93,491	99,822	-77.49	-92.30
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	7,636	33,895	37,473	94,400	102,308	-77.47	-92.18

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans				5.27	4.59
Home equity lines	7.55	7.23	5.27	9.76	8.03
Credit card receivables					
Auto loans	3.07	2.19	2.78	5.35	4.24
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	3.08	2.20	2.79	5.36	4.27
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans				0	0
Home equity lines	26.27	27.84	28.87	33.56	39
Credit card receivables					
Auto loans and other consumer loans	0.32	0.21	0.27	0.62	0.51
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.38	0.30	0.37	0.69	0.60
Total past due securitized assets percent of securitized assets	3.46	2.50	3.16	6.05	4.87
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans				0	0
Home equity lines	4.04	13.62	11.94	8.58	18.15
Credit card receivables					
Auto loans	0.36	1.72	1.64	3.89	2.45
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0.37	1.76	1.68	3.56	2.36
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.12	0.96	2.02	1.53	1.52
Home equity lines	0.45	0.85	0.52	0.71	0.78
Credit card receivables	0.90	1.34	1.26	1.84	1.73
Commercial and industrial loans	0.16	0.31	0.41	0.28	0.27
All other loans and leases	3.44	2.69	3.13	4.75	5.23
Total managed loans past due 30–89 days	2.92	2.30	2.68	3.83	4.05
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0.05	0.06	0.06	0.08	0.11
Credit card receivables	0.95	2.20	1.24	1.58	1.38
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0	0.06	0.07	0.13	0.15
Total managed loans past due 90+ days	0.01	0.05	0.06	0.12	0.14
Total Past Due Managed Assets	2.93	2.35	2.74	3.94	4.18
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.01	-0.01	0.02	-0.15	-0.03
Home equity lines	-0.04	0.11	0.07	0.08	0.09
Credit card receivables	2.20	8.99	7.79	7.89	6
Commercial and industrial loans	0.36	0.73	0.78	0.75	0.22
All other loans and leases	0.69	2.31	2.19	3.57	3.92
Net Losses on Managed Assets Percent of Total Managed Assets	0.59	1.85	1.77	2.72	2.76

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	29,176	25,753	33,409	32,128	63,517	13.29	500.70
Dividends	0	0	0	0	0		
Interest	2,810	1,870	2,361	3,930	5,818	50.27	-22.35
Management and service fees	26,366	23,883	31,048	28,198	57,699	10.40	2029.73
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	237,882	233,048	318,989	234,306	157,028	2.07	1419.62
Dividends	0	0	0	0	0		
Interest	218,526	217,168	295,261	169,105	114,713	0.63	3982.31
Management and service fees	19,356	15,880	23,728	20,659	113	21.89	22671.76
Other income	0	0	0	44,542	42,202		-100.00
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	267,058	258,801	352,398	266,434	220,545	3.19	1202.02
Securities gains (losses)	0	0	0	0	0		
Other operating income	13,180	88,646	94,344	2,806	3,655	-85.13	
Total operating income	280,238	347,447	446,742	269,240	224,200	-19.34	1307.74
Operating Expenses							
Personnel expenses	27,609	20,714	32,393	52,881	125,442	33.29	-37.83
Interest expense	280,285	283,581	380,890	341,461	280,891	-1.16	157.92
Other expenses	173,395	159,827	228,654	218,961	216,723	8.49	-16.00
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	481,289	464,122	641,937	613,303	623,056	3.70	33.88
Income (loss) before taxes	-201,941	-116,675	-195,195	-344,063	-398,856		
Applicable income taxes (credit)	-17,648	-246,400	-275,290	-38,732	-51,114		
Extraordinary items							
Income before undistributed income of subsidiaries	-184,293	129,725	80,095	-305,331	-347,742		
Equity in undistributed income of subsidiaries	2,596,661	-1,355,994	-920,459	1,058,501	1,055,146		321.93
Bank subsidiaries	439,831	-1,320,287	-1,282,781	387,938	489,452		117.61
Nonbank subsidiaries	2,156,830	-39,148	358,881	667,305	560,259		425.31
Subsidiary holding companies	0	3,441	3,441	3,258	5,435	-100.00	-100.00
Net income (loss)	2,412,368	-1,226,269	-840,364	753,170	707,404		582.76
Memoranda							
Bank net income	439,831	-1,320,287	-1,282,781	387,938	489,452		117.61
Nonbank net income	2,156,830	-39,148	358,881	667,305	560,259		425.31
Subsidiary holding companies' net income	0	3,441	3,441	3,258	5,435	-100.00	-100.00

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		10,558,957	32.47	9,332,042	30.21	9,297,998	29.97	11,674,306	11,352,197	13.15	-6.89
Common and preferred stock		9,472,140	29.13	9,265,069	29.99	9,244,620	29.80	11,617,397	11,219,433	2.23	-15.10
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		999,999	3.08	0	0	0	0	12	7		999999.00
Other receivables		86,818	0.27	66,973	0.22	53,378	0.17	56,897	132,757	29.63	-52.79
Investment in nonbank subsidiaries		17,674,338	54.35	17,250,555	55.84	17,229,279	55.53	17,135,137	14,274,384	2.46	100.28
Common and preferred stock		10,795,803	33.20	8,736,313	28.28	9,125,825	29.41	10,145,982	9,418,321	23.57	52.43
Excess cost over fair value		1,235,737	3.80	1,264,475	4.09	1,254,672	4.04	1,293,886	1,333,750	-2.27	-14.03
Loans, advances, notes, and bonds		5,600,000	17.22	7,200,000	23.31	6,800,000	21.92	5,650,000	3,500,000	-22.22	1766.67
Other receivables		42,798	0.13	49,767	0.16	48,782	0.16	45,269	22,313	-14.00	763.39
Investment in subsidiary holding companies		0	0	0	0	0	0	165,115	161,857		-100.00
Common and preferred stock		0	0	0	0	0	0	165,115	161,857		-100.00
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		152	0	1,042	0	1,042	0	1,042	247,510	-85.41	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		3,751,032	11.54	3,801,371	12.31	4,081,575	13.16	3,125,760	3,562,789	-1.32	-3.97
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		19,212	0.06	1,641	0.01	870	0	4,785	4,414	1070.75	33.47
Intangible assets		51,987	0.16	62,737	0.20	58,805	0.19	69,118	68,770	-17.14	-45.36
Other assets		461,777	1.42	441,113	1.43	355,335	1.15	332,727	255,876	4.68	179.48
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		32,517,455	100.00	30,890,501	100.00	31,024,904	100.00	32,507,990	29,927,797	5.27	32.77
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	125,000	0.40	125,000	0.40	0	0	-100.00	
Other borrowings 1 year or less		1,198,852	3.69	0	0	491,410	1.58	1,111,861	938,282		
Borrowings with maturity over 1 year		8,912,941	27.41	10,784,361	34.91	10,040,623	32.36	8,835,940	7,411,459	-17.35	113.09
Subordinated notes and debentures		0	0	0	0	0	0	0	0		
Other liabilities		298,579	0.92	298,261	0.97	309,128	1	485,972	268,103	0.11	93.09
Balance due to subsidiaries and related institutions		173,454	0.53	294,039	0.95	315,021	1.02	194,731	173,539	-41.01	-56.36
Total liabilities		10,583,826	32.55	11,501,661	37.23	11,281,182	36.36	10,628,504	8,791,383	-7.98	123.54
Equity Capital		21,933,629	67.45	19,388,840	62.77	19,743,722	63.64	21,879,486	21,136,414	13.13	11.02
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0		-100.00
Common stock		0	0	0	0	0	0	0	0		
Common surplus		17,734,727	54.54	17,735,607	57.41	17,735,607	57.17	17,813,229	17,674,662	0.00	4.81
Retained earnings		4,198,902	12.91	1,653,233	5.35	2,008,115	6.47	4,066,374	3,463,831	153.98	59.09
Accumulated other comprehensive income		0	0	0	0	0	0	-117	-2,079		
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		32,517,455	100.00	30,890,501	100.00	31,024,904	100.00	32,507,990	29,927,797	5.27	32.77
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		151,771	0.47	150,689	0.49	150,981	0.49	148,748	145,165	0.72	-59.50
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0		-100.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	14.20	12.52	68	-7.39	6.29	6	-3.83	7.29	6	3.05	9.68	8	2.94	10.40	3
Bank net income / Average equity investment in banks	6.28	12.35	4	-16.47	6.43	5	-12.33	7.45	5	3.37	10.51	6	4.39	11.19	3
Nonbank net income / Average equity investment in nonbanks	25.70	13.18	78	-0.51	8.01	14	3.48	9.75	46	6	7.89	56	5.34	7.10	50
Subsidiary HCs net income / Average equity investment in sub HCs	11.04			3.61	6.72	32	3.39	7.01	29	1.99	8.55	14	3.43	8.78	17
Bank net income / Parent net income	18.23	96.45	11		87.60			88.16		51.51	82.22	19	69.19	82.56	19
Nonbank net income / Parent net income	89.41	3.22	99		4.43			3.59		88.60	5.93	95	79.20	3.78	97
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34		0.43	74	3	0.77	72.48	3
Leverage															
Total liabilities / Equity capital	48.25	16.51	89	59.32	20.37	88	57.14	20.06	88	48.58	20.43	84	41.59	20.88	82
Total debt / Equity capital	46.10	11.37	90	56.27	14.74	89	53.98	14.41	89	45.47	14.31	84	39.50	14.69	83
Total debt + notes payable to subs that issued TPS / Equity capital	46.10	13.41	90	56.27	17.04	89	53.98	16.67	89	45.47	16.36	84	39.50	17.10	83
Total debt + Loans guaranteed for affiliate / Equity capital	46.10	11.46	90	56.27	15.02	89	53.98	14.68	89	45.47	14.56	84	39.50	15.14	83
Total debt / Equity capital – excess over fair value	48.85	11.47	90	60.19	14.86	90	57.64	14.52	89	48.32	14.51	85	42.16	14.81	83
Long-term debt / Equity capital	40.64	10.65	90	55.62	13.73	90	50.85	13.56	89	40.38	13.04	84	35.06	13.37	82
Short-term debt / Equity capital	5.47	0.55	92	0.64	0.92	77	3.12	0.77	85	5.08	1.02	86	4.44	1.14	84
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	5.63	0.08	96	6.52	0.08	96	6.35	0.08	96	5.91	0.12	96	6.31	0.12	96
Long-term debt / Consolidated long-term debt	24.24	40.69	33	23.80	32.61	41	22.70	34.67	37	20.93	28.44	46	18.50	28.63	42
Double Leverage															
Equity investment in subs / Equity capital	98.04	103.15	18	99.37	103.27	24	99.40	102.81	28	106.14	103.22	69	104.72	103.10	61
Total investment in subs / Equity capital	128.72	108.29	88	137.10	110.46	86	134.36	110.16	86	132.43	111.07	84	122.01	112.48	79
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.13	0.27	21		0.69			0.47		1.78	0.36	94	1.41	0.35	88
Equity investment in subs – equity cap / Net income-div (X)		0.85			2.31			1.82		3.80	1.22	90	3.48	1.22	90
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	66.55	152.56	16	105.11	128.63	42	98.35	136.59	26	33.52	177.68	4	30.91	162.34	4
Cash from ops + noncash items + op expense / Op expense + dividend	135.09	155.61	47	86.40	142.45	18	109.54	147.24	33	101.83	190.27	16	100.25	174.91	16
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	66.11	94.59	26	141.34	140.42	59	146.21	134.08	65	87.49	116.34	19	66.54	103.19	16
Pretax operating income + interest expense / Interest expense	27.95	1,645.53	5	58.86	1,826.91	11	48.75	2,016.32	5	-0.76	1,968.54	2	-42	2,898.75	5
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	27.95	1,896.20	5	58.86	1,413.95	10	48.75	1,539.23	4	-0.76	1,632.83	1	-39.68	1,369.37	2
Dividends + interest from subsidiaries / Interest expense + dividends	78.97	174.48	21	53.61	144.62	14	58.83	150.43	14	23.34	210.80	3	17.17	188.90	4
Fees + other income from subsidiaries / Salary + other expenses	22.75	12.03	75	22.02	14.76	72	20.98	13.95	72	34.36	16.52	75	29.23	16.08	72
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			57.11		64.60	33.93	86
Other Ratios															
Net assets that reprice within 1 year / Total assets	12.25	3.29	90	12.46	3.69	86	10.86	3.85	84	4.71	2.64	70	8.41	2.61	82
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	37.33	1.76	96	39.71	2.95	94	38.74	2.66	94	38.67	5.62	91	38.14	5.50	90
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0.02	0.07	85	0.21	0.07	88	0.19	0.08	88	0.20	0.19	84	0.15	0.21	84

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		69.90			96.36		84.44	65	156.06	81.10	88		57.84		
Dividends declared / Net income	0	27.22	3		49.77				42.29			53.11	33.08	84	59.51
Net income – dividends / Average equity.....	14.20	9.25	81	-8.14	3.19	6	-4.40		4.14	6	1.43	6.46	7	1.19	7.33
Percent of Dividends Paid															
Dividends from bank subsidiaries		160.45			0	130.19	9	0	132.17	7	0	178.13	9	0	157.73
Dividends from nonbank subsidiaries		6.19			0	3.74	26	0	3.41	23	0	7.53	19	0	7.13
Dividends from subsidiary holding companies.....		6.32			0	2.34	44	0	4.85	44	0	21.40	42	0	16.86
Dividends from all subsidiaries		213.42			0	167.02	3	0	174.85	2	0	260.40	2	0	215.26
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.30	6		61.85				60.28		0	66.55	4	0	60.71
Interest income from bank subsidiaries.....	0.64	0.11	88		0.48				0.36		1.01	0.54	77	1.19	0.52
Management and service fees from bank subsidiaries	5.99	0.87	89		1.79				1.47		7.27	1.55	84	11.79	1.88
Other income from bank subsidiaries.....	0	0	46		0				0		0	0	46	0	0
Operating income from bank subsidiaries	6.63	48.70	13		71.13				62.88		8.28	69.36	10	12.98	63.43
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	66.90	8		52.29			0	56.39	15	0	82.95	12	0	51.40
Interest income from nonbank subsidiaries.....	10.13	2.38	85		4.57			82.27	7.38	91	25.34	20.25	77	20.47	18.56
Management and service fees from nonbank subsidiaries	0.90	0.66	86		0.93			6.61	0.86	88	3.10	1.92	85	0.02	2.96
Other income from nonbank subsidiaries.....	0	0.11	44		0.20			0	0.16	46	6.67	1.06	90	7.53	0.15
Operating income from nonbank subsidiaries	11.03	94.31	20		70.62			88.88	79.84	55	35.11	150.41	24	28.03	99.33
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58		0	25.82	20	0	43.51	16	0	61.23	17	0	48.56	
Interest income from subsidiary holding companies		5.06		0	9.87	25	0	8.40	23	0	6.54	25	0	3.95	
Management and service fees from subsidiary holding companies.....		0.75		0	0.41	45	0	0.44	45	0	0.36	46	0	0.43	
Other income from subsidiary holding companies.....		-0.41		0	0.01	45	0	0.01	45	0	0.29	44	0	0.01	
Operating income from subsidiary holding companies		47.30		0	41.80	13	0	55.20	11	0	76.49	9	0	61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	72.55	8	0	68	10	0	69.76	8	0	67.32	10	0	65.18	
Interest income from bank subsidiaries.....	1	0.27	86	0.54	1.03	70	0.53	0.63	72	1.46	0.80	79	2.60	0.92	
Management and service fees from bank subsidiaries	9.41	1.64	89	6.87	2.06	81	6.95	1.87	84	10.47	1.81	88	25.74	2.01	
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	
Operating income from bank subsidiaries	10.41	82.68	13	7.41	80.80	13	7.48	82.20	12	11.93	78.80	18	28.33	74.20	
Dividends from nonbank subsidiaries	0	3.56	21	0	2.36	25	0	1.95	23	0	2.65	19	0	2.57	
Interest income from nonbank subsidiaries.....	77.98	0.20	99	62.50	0.90	97	66.09	0.73	98	62.81	1.19	97	51.17	2.32	
Management and service fees from nonbank subsidiaries	6.91	0.02	98	4.57	0.03	96	5.31	0.02	96	7.67	0.06	96	0.05	0.03	
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	16.54	0.04	96	18.82	0.02	
Operating income from nonbank subsidiaries	84.89	5.69	95	67.07	5.80	92	71.40	4.70	96	87.02	7.29	95	70.04	7.64	
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	
Operating income from subsidiary holding companies	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	
Loans and advances from subsidiaries / Short term debt.....	12.66	152.66	33	120.55	216.76	69	24.49	135.13	38	13.38	83.37	40	15.47	87.87	
Loans and advances from subsidiaries / Total debt	1.50	28.03	28	1.38	27.05	28	1.42	27.08	27	1.50	28.33	29	1.74	26.53	